Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued Closing Date Disbursement Date 12/29/2020 1/4/2021 1/8/2021

Settlement Agent File#

PA670670 **Property** 113 Antler Trl

Albrightsville, PA 18210

Appraised Prop. Value \$230,000

Transaction Information

Borrower Edward M Minett and Judy R Minett

113 Antler TRL

Albrightsville, PA 18210 Lender ClearPath Lending

Loan Information

Loan Term 30 years

Purpose Refinance Product **Fixed Rate**

Loan Type ☐ Conventional ☐ FHA

XVA 🗆

Loan ID# 190149181

MIC# 10-10-6-0783876

	CONTRACTOR OF THE PROPERTY OF
	Can this amount increase after closing?
\$183,412	NO
2.75 %	NO
\$748.76	NO
	Does the loan have these features?
	NO
	NO
	2.75 %

Projected Payments				
Payment Calculation			Years 1-30	
Principal & Interest			\$748.76	The second secon
Mortgage Insurance		+	0	
Estimated Escrow Amount can increase over time		+	405.39	
Estimated Total Monthly Payment			\$1,154.15	
Estimated Taxes, Insurance			mate includes	In escrow?
& Assessments	\$405.39	🗷 Proper	ty Taxes owner's Insurance	YES YES
Amount can increase over time	Monthly	☑ Other:		YES
See page 4 for details		See Escrow costs separ		You must pay for other property

Costs at Closing	_ \	
Closing Costs	\$7,328.35	Includes \$4,020.22 in Loan Costs + \$3,308.13 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$253.19	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> ☐ From ☑ To Borrower

Closing Cost Details

According to the state of the s		Borrow		Paid by
Loan Costs		At Closing	Before Closing	Others
A. Origination Charges	到中国ANGE 1990年,1990年,1990年1990年	\$1,31	6.82	
0.2 % of Loan Amount (Points)		\$366.82		
2 Underwriting Fees		\$950.00		
03				
04				
05				
06 07				
08				****
B. Services Borrower Did Not Shop For		\$2,70	2 40	
NOTE IN THE PARTY OF THE PERSON OF THE PARTY	xperian	\$2,70	J3.40	/I \ ¢3E /
	oreLogic Flood Services	-		(L) \$35.0 (L) \$10.0
	irst American Title Insurance Company	\$125.00		(L) \$10.0
	antage Point Title, Inc.	\$1,332.64		
75 Title - Notary Fees	unager out the, me.	\$150.00		
06 Title - TIRBOP - PA Endorsement 900, ALTA to V	antage Point Title, Inc.	\$50.00		
77 Title - TIRBOP -PA Endorsement 1030 ALTA to V		\$133.26		
	learPath Lending FBO VA	\$912.50		
9				
0				
C. Services Borrower Did Shop For		Company of the second		
)1				
)2				
03				
04				
05				
06				
)7				
08		and served by the meaning of the server	THE THE RESERVE THE PROPERTY OF THE	
D. TOTAL LOAN COSTS (Borrower-Paid)		\$4,02	0.22	
		\$4,020.22		
Other Costs		RESERVED TO THE PROPERTY OF TH	0.0.121.010.010.01014.02000.000000000000	
Other Costs E. Taxes and Other Government Fees Deep Deep Deep Deep Deep Deep Deep Deep	d: Mortgage: \$138.75	\$4,020.22	0.0.121.010.010.01014.02000.000000000000	
Other Costs E. Taxes and Other Government Fees O1 Recording Fees Dee	d: Mortgage: \$138.75	\$4,020.22 \$138.75	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 F. Prepaids	d: Mortgage: \$138.75	\$4,020.22	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 F. Prepaids 11 Homeowner's Insurance Premium (mo.)	d: Mortgage: \$138.75	\$4,020.22 \$138.75	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 F. Prepaids 11 Homeowner's Insurance Premium (mo.) 12 Mortgage Insurance Premium (mo.)		\$4,020.22 \$138 \$138.75 \$33	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Prepaids 11 Homeowner's Insurance Premium (mo.) 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21		\$4,020.22 \$138.75	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 F. Prepaids 11 Homeowner's Insurance Premium (mo.) 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21) 14 Property Taxes (mo.)		\$4,020.22 \$138 \$138.75 \$33	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 F. Prepaids 11 Homeowner's Insurance Premium (mo.) 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21) 14 Property Taxes (mo.)		\$4,020.22 \$138.75 \$331.65	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Prepaids 12 Homeowner's Insurance Premium (mo.) 13 Mortgage Insurance Premium (mo.) 14 Property Taxes (mo.) 15 Prepaid Interest (\$13.8187 per day from 1/8/21) 16 Property Taxes (mo.)	to 2/1/21)	\$4,020.22 \$138.75 \$138.75 \$331.65	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Prepaids 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21) 14 Property Taxes (mo.) 15 Property Taxes (mo.) 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance \$162.08 per	to 2/1/21) month for 7 mo.	\$4,020.22 \$138.75 \$331.65	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Prepaids 12 Homeowner's Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21) 14 Property Taxes (mo.) 15 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance 18 Homeowner's Insurance 19 Mortgage Insurance 10 Homeowner's Insurance 10 Mortgage Insurance 11 Homeowner's Insurance 12 Mortgage Insurance 13 Homeowner's Insurance 14 Property Taxes (mo.)	to 2/1/21)	\$4,020.22 \$138.75 \$138.75 \$331.65	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Prepaids 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21) 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 16 Homeowner's Insurance 17 Mortgage Insurance 18 Field Sperial	to 2/1/21) month for 7 mo. month for mo.	\$4,020.22 \$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Prepaids 12 Mortgage Insurance Premium (mo.) 13 Prepaid Interest (\$13.8187 per day from 1/8/21) 14 Property Taxes (mo.) 15 G. Initial Escrow Payment at Closing 16 Homeowner's Insurance 17 Mortgage Insurance 18 Field Secrit Mortgage Insurance 19 Mortgage Insurance 20 Mortgage Insurance 21 Property Taxes 22 Mortgage Insurance 23 Property Taxes 24 School Taxes 5185.03 per	month for 7 mo. month for mo. month for 12 mo.	\$4,020.22 \$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36	3.75	
Other Costs E. Taxes and Other Government Fees Other Recording Fees Other Prepaids Other Homeowner's Insurance Premium (mo.) Other Mortgage Insurance Premium (mo.) Other Prepaids Othe	month for 7 mo. month for mo. month for 12 mo.	\$4,020.22 \$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36	3.75	
E. Taxes and Other Government Fees D1 Recording Fees Dee D2 F. Prepaids D1 Homeowner's Insurance Premium (mo.) D2 Mortgage Insurance Premium (mo.) D3 Prepaid Interest (\$13.8187 per day from 1/8/21) D4 Property Taxes (mo.) D5 G. Initial Escrow Payment at Closing D1 Homeowner's Insurance \$162.08 per D2 Mortgage Insurance per D3 Property Taxes \$58.28 per D4 School Taxes \$185.03 per	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees 1. Recording Fees 2. Dee 2. Prepaids 1. Homeowner's Insurance Premium (mo.) 2. Mortgage Insurance Premium (mo.) 3. Prepaid Interest (\$13.8187 per day from 1/8/21 4. Property Taxes (mo.) 5. Initial Escrow Payment at Closing 1. Homeowner's Insurance 2. Mortgage Insurance 3. Property Taxes 4. School Taxes 5. State Stat	month for 7 mo. month for mo. month for 12 mo.	\$4,020.22 \$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36	3.75	
Other Costs E. Taxes and Other Government Fees Recording Fees Dee Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest (\$13.8187 per day from 1/8/21 pe	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees Recording Fees Dee F. Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest (\$13.8187 per day from 1/8/21 Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Property Taxes (\$162.08 per Mortgage Insurance \$162.08 per Mortgage Insurance Property Taxes (\$185.03 per School Taxes (\$185.03 per Aggregate Adjustment H. Other	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees Recording Fees Dee F. Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest (\$13.8187 per day from 1/8/21	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees Recording Fees Dee F. Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest (\$13.8187 per day from 1/8/21 Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Property Taxes (\$162.08 per Mortgage Insurance per Section of Section o	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 12 Recording Fees 13 Recording Fees 14 Homeowner's Insurance Premium (mo.) 15 Mortgage Insurance Premium (mo.) 16 Prepaid Interest (\$13.8187 per day from 1/8/21) 17 Property Taxes (mo.) 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance 20 Mortgage Insurance 21 Mortgage Insurance 22 Mortgage Insurance 23 Property Taxes 24 School Taxes 25 S185.03 per 26 Aggregate Adjustment 26 Hother 27 December 1	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Cother Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 12 Recording Fees 13 Recording Fees 14 Homeowner's Insurance Premium (mo.) 15 Mortgage Insurance Premium (mo.) 16 Prepaid Interest (\$13.8187 per day from 1/8/21) 17 Property Taxes (mo.) 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance 20 Mortgage Insurance 21 Mortgage Insurance 22 Mortgage Insurance 23 Property Taxes 24 School Taxes 25 S185.03 per 26 Aggregate Adjustment 26 Hother 27 December 1	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 13 Recording Fees 14 Prepaids 15 Prepaids 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance 10 Homeowner's Insurance 11 Homeowner's Insurance 12 Mortgage Insurance 13 Property Taxes 14 School Taxes 15 Se. 28 per 16 Se. 30 Property Taxes 17 Se. 4 School Taxes 18 Aggregate Adjustment 19 Other 10 Control of the Control of th	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 13 Recording Fees 14 Prepaids 15 Initial Escrow Payment at Closing 16 Homeowner's Insurance 17 Homeowner's Insurance 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance 10 Mortgage Insurance 11 Homeowner's Insurance 12 Mortgage Insurance 13 Property Taxes 14 School Taxes 15 Se. 28 per 16 Se. 30 Per 17 Description of the Company	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 13 Recording Fees 14 Prepaids 15 Initial Escrow Payment at Closing 16 Homeowner's Insurance 17 Homeowner's Insurance 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance 10 Mortgage Insurance 11 Homeowner's Insurance 12 Mortgage Insurance 13 Property Taxes 14 School Taxes 15 Se. 28 per 16 Se. 30 Per 17 Description of the Company	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Cother Costs E. Taxes and Other Government Fees Recording Fees Dee Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest (\$13.8187 per day from 1/8/21 Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Prepaid Insurance S162.08 per Mortgage Insurance Prepaid Insurance S162.08 per Mortgage Insurance Property Taxes S58.28 per S58.28 per S58.03 per Mortgage Insurance Prepaid Insurance Prepaid Insurance Property Taxes S185.03 per Mortgage Insurance Property Taxes S185.03 per Mortgage Insurance Prepaid Insuranc	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21 -\$291.40	3.75	
Cother Costs E. Taxes and Other Government Fees Recording Fees Dee Prepaids Homeowner's Insurance Premium (mo.) Prepaid Interest (\$13.8187 per day from 1/8/21 Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance Mortgage Insurance Prepaid Insurance S162.08 per Mortgage Insurance Prepaid Insurance S162.08 per Mortgage Insurance Property Taxes S58.28 per S58.28 per S58.03 per Mortgage Insurance Prepaid Insurance Prepaid Insurance Property Taxes S185.03 per Mortgage Insurance Property Taxes S185.03 per Mortgage Insurance Prepaid Insuranc	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 12 Recording Fees 13 Recording Fees 14 Homeowner's Insurance Premium (mo.) 15 Prepaids 16 Prepaid Interest (\$13.8187 per day from 1/8/21 per day from 1/8/2	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21 -\$291.40 \$3,30	3.75	
Other Costs E. Taxes and Other Government Fees 11 Recording Fees 12 Recording Fees 13 Recording Fees 14 Prepaids 15 Prepaids 16 Initial Escrow Payment at Closing 17 Homeowner's Insurance 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance 10 Homeowner's Insurance 11 Homeowner's Insurance 12 Mortgage Insurance 13 Property Taxes 14 School Taxes 15 Se. 28 per 16 Se. 30 Property Taxes 17 Se. 4 School Taxes 18 Aggregate Adjustment 19 Other 10 Control of the Control of th	month for 7 mo. month for mo. month for 12 mo.	\$138.75 \$138.75 \$331.65 \$2,83 \$1,134.56 \$699.36 \$1,295.21 -\$291.40	3.75	\$45.0

Payoffs and Payments	Use this table to see a summary of your payoffs and payme	ents to others from your loan amount.
ТО		AMOUNT
01 QUICKEN LOANS		\$175,830.46
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
K. TOTAL PAYOFFS AND PAYMENT	s	\$175,830.46

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.		
	Loan Estimate	Final	Did this change?
Loan Amount	\$189,643.00	\$183,412.00	YES · This Amount decreased.
Total Closing Costs (J)	-\$7,020.00	-\$7,328.35	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$182,439.00	-\$175,830.46	YES · See Payoffs and Payments (K).
Cash to Close	\$184.00 From X To Borrower	\$253.19 From X To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$7,328.35

Additional Information About This Loan

Loan Disclosures Assumption **Escrow Account** If you sell or transfer this property to another person, your lender For now, your loan x will allow, under certain conditions, this person to assume this x will have an escrow account (also called an "impound" or "trust" loan on the original terms. account) to pay the property costs listed below. Without an escrow will not allow assumption of this loan on the original terms. account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest **Demand Feature** for failing to make a payment. Your loan \square has a demand feature, which permits your lender to require early Escrow repayment of the loan. You should review your note for details. Escrowed Estimated total amount over year 1 for \$4,459.29 I does not have a demand feature. **Property Costs** your escrowed property costs: over Year 1 See attached page for additional information **Late Payment** If your payment is more than 15 days late, your lender will charge a Non-Escrowed Estimated total amount over year 1 for late fee of 4% of the overdue payment. **Property Costs** your non-escrowed property costs: over Year 1 You may have other property costs. Negative Amortization (Increase in Loan Amount) Initial Escrow Under your loan terms, you A cushion for the escrow account you \$2,837,73 \square are scheduled to make monthly payments that do not pay all of Payment pay at closing. See Section G on page 2. the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely Monthly The amount included in your total \$405.39 become larger than your original loan amount. Increases in your Escrow Payment monthly payment. loan amount lower the equity you have in this property. may have monthly payments that do not pay all of the interest \square will not have an escrow account because \square you declined it \square your due that month. If you do, your loan amount will increase lender does not offer one. You must directly pay your property (negatively amortize), and, as a result, your loan amount may costs, such as taxes and homeowner's insurance. Contact your become larger than your original loan amount. Increases in your lender to ask if your loan can have an escrow account. loan amount lower the equity you have in this property. X do not have a negative amortization feature. No Escrow Estimated Estimated total amount over year 1. You **Partial Payments Property Costs** must pay these costs directly, possibly over Year 1 Your lender in one or two large payments a year. may accept payments that are less than the full amount due **Escrow Waiver Fee** (partial payments) and apply them to your loan. In the future, may hold them in a separate account until you pay the rest of the Your property costs may change and, as a result, your escrow paypayment, and then apply the full payment to your loan. ment may change. You may be able to cancel your escrow account. x does not accept any partial payments. but if you do, you must pay your property costs directly. If you fail If this loan is sold, your new lender may have a different policy. to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If Security Interest you fail to pay any of your property costs, your lender may (1) add You are granting a security interest in the amounts to your loan balance, (2) add an escrow account to your 113 Antler Trl, Albrightsville, PA 18210 loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer

satisfy other obligations for this loan.

You may lose this property if you do not make your payments or

benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$273,907.43
Finance Charge. The dollar amount the loan will cost you.	\$89,162.79
Amount Financed. The loan amount available after paying your upfront finance charge.	\$180,392.77
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.878 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	47.148 %



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- · what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- · the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- x state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent	
Name	ClearPath Lending	David Records (2005) - Clark Colonia and Related (2007) - Clark	Vantage Point Search and Settlement	
Address	15615 Alton Parkway Suite 300 Irvine, CA 92618		25400 US Highway 19 N, Suite 135 Clearwater, FL 33763	
NMLS ID	936436			
PA License ID	50429		554010	
Contact	Anthony Jordan Morabito Dimora		David Silcott	
Contact NMLS ID	1325890			
Contact PA License ID	59435		790583	
Email	adimora@clearpathlending.com		closingteam@vptitle.net	
Phone	855-866-5363		866-374-0646	

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Edward M Minett Date Judy R Minett Date

Additional Information About This Loan

Loan Disclosures		
Escrow Account		
Escrow		
Escrowed Property Costs over Year 1	\$4,459.29	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance, School Taxes